

EXHIBIT A

**IN THE UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION**

ANN MARIE ATTRIDGE,

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§

Plaintiffs,

v.

Civil Action No. 5:20-cv-00205-OLG

**COLONIAL SAVINGS, F.A. and
TRANSUNION, LLC,**

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§
§
§
§
§
§

Defendant.

DECLARATION OF JESSICA CRAIG

Pursuant to 28 U.S.C. Section 1746, I declare under penalty of perjury that the following statements are true and correct:

1. My name is Jessica Craig. I am over the age of 18 years, have never been convicted of a crime, and am fully competent to make this Declaration. I have personal knowledge of all the facts stated herein, and all statements of fact contained herein are true and correct.

2. I currently hold a position as Escrow Supervisor at Colonial Savings, F.A. (“Colonial”). I am authorized to make this Declaration on behalf of Colonial with respect to the loan agreement at issue in the above-numbered and styled lawsuit. I make this Declaration based on my personal knowledge of the facts contained herein and they are true and correct. My personal knowledge is based on my review of the records described below and communications I have had with my colleagues at Colonial. In the regular performance of my job functions at Colonial, I am familiar with the business records maintained by Colonial for the purpose of originating mortgage loans, servicing mortgage loans, collecting payments and pursuing foreclosure when necessary.

3. I researched and reviewed all of the necessary documents in Colonial's possession regarding the loan agreement of Ann Marie Attridge ("Plaintiff") that is owned and service by Colonial, and the statements in this Declaration are based upon my research and review of these documents.

4. According to Colonial's records, in 2014 it was wrongly informed by a vendor, LexisNexis, that Plaintiff had received an Order of Discharge in a Chapter 7 bankruptcy case. Upon receiving this information, Colonial, according to its records, performed its own research to determine whether or not Plaintiff had received a Chapter 7 Discharge. Its research showed that Plaintiff had never filed a bankruptcy petition. Accordingly, while Colonial's own internal records (due to its receipt of an erroneous reporting by LexisNexis) briefly indicated that Plaintiff had filed a bankruptcy petition, Colonial at that time did not issue a credit report to any of the Credit Reporting Agencies ("CRA's") to indicate that Plaintiff had filed a bankruptcy case. A true and correct copy of an internal email from Colonial reflecting this correct is attached hereto as Exhibit A-1.

5. Subsequently, however, according to Colonial's records, when it changed the system by which it tracks bankruptcy filings, the research it had previously conducted showing that Plaintiff had not filed for bankruptcy was missing from Plaintiff's file. Accordingly, the new system in August 2015 began erroneously reporting to the Credit Reporting Agencies that Plaintiff had filed a Chapter 7 bankruptcy petition.

6. Specifically, the manner by which this reporting occurred was through the issuance of a Consumer Information Indicator ("CII") by Colonial to TransUnion, along with the other credit reporting agencies ("CRA"). The Code that Colonial issued was an "E", which according to the Metro 2 credit-reporting manual, means that the subject debtor had received a

Chapter 7 discharge.

7. Plaintiff, on April 23, 2021, submitted an on-line dispute to Colonial about this credit reporting and demanded an immediate correction. Exhibit A-2. On this same day, Plaintiff sent an email to Colonial, making this same demand. Exhibit A-3.

8. On April 29, 2019, Colonial issued an Automated Universal Data (“AUD”) form TransUnion. Exhibit A-4. An AUD is the means by which a credit furnisher, such as Colonial, can inform a CRA, like TransUnion, to correct prior credit reporting from that furnisher. In this AUD, for the account history, Colonial changed the reporting for each of the months indicated from “-“ to “0”. The “-“ meant that no payment was due, which would be the case if the debt had been discharged in a Chapter 7 bankruptcy. The “0” meant that Plaintiff had made a timely payment each month. In this AUD, Colonial also change the CII Code from “E” to blank”. The “E” means that the subject debtor had received a Chapter 7 discharge. The reporting of a blank in this section means that there should be no CII code reported. Colonial submitted this AUD to TransUnion to correct the prior report that Colonial had issued that Plaintiff had received a Chapter 7 bankruptcy discharge.

9. On April 26, 2019, TransUnion submitted to Colonial an Automated Credit Dispute Verification (“ACDV”) and identified therein Plaintiff’s dispute about the erroneous bankruptcy reporting. Exhibit A-5. CRA’s use ACDV’s to inform credit furnishers about disputes that consumers have made regarding credit reporting. Credit furnishers, upon receipt of an ACDV research the dispute and then return the ACDV to the applicable CRA with its response.

10. Colonial, in response to this April 26, 2019 ACDV, investigated Plaintiff’s dispute and determined that Plaintiff was correct—she had not received a Chapter 7 discharge as

she had not ever filed for bankruptcy. Colonial at this time stopped reporting that Plaintiff had received a Chapter 7 Discharge.

11. On May 14, 2019, Colonial responded to the ACDV. In this ACDV response, Colonial changed the “-“ for the months of payments to “0” and it changed the CII Code from “E” to blank. Exhibit A-5.

12. On May 1, 2019 Colonial responded to Plaintiff’s communications to it from April 23, 2019. In this response, Colonial states that TransUnion’s reporting of the Chapter 7 discharge order as inadvertent and that Colonial would issue corrective credit reporting so that the discharge order would no longer be reported. Exhibit A-6.

13. Despite Colonial’s issuance of the April 29, 2019 AUD and the May 15, 2019 ACDV response, TransUnion apparently continued to report an “E” CII Code. Plaintiff in her First Amended Complaint states that Colonial did not properly respond to TransUnion’s June 15, 2019 letter. Colonial, however, never received this letter.

14. Due to TransUnion’s failure to remove the “E” from Plaintiff’s credit reporting despite the April 29, 2019 AUD and the April 30, 2019 ACDV, Plaintiff apparently again submitted a dispute to TransUnion about the continued bankruptcy reporting. TransUnion submitted an ACDV to Colonial on May 31, 2019. Exhibit A-7.

15. Colonial responded to this ACDV on June 14, 2019, against changing the “-“ for each monthly payment to “0” and changing the CII Code from “E” to blank. *Id.*

16. TransUnion apparently continued to report the bankruptcy through the CII Code “E” and Plaintiff again submitted a dispute to TransUnion on October 2, 2019). On October 10, 2019, TransUnion submitted another ACDV to Colonial, and Colonial responded on October 15, 2019. Exhibit A-8. In this ACDV response, Colonial, like before, changed the “-“ for the months

of payments to “0” and it changed the CII Code from “E” to blank.

17. Colonial at all times relevant hereto has maintained policies and procedures for responding to borrower’s credit reporting disputes. A true and correct copy of the Metro 2 manual is attached hereto as Exhibit A-9. Also attached hereto as Exhibit A-10 is a true and correct copy of Colonial’s internal policies for credit reporting. Colonial’s employees who work on credit reporting are trained to follow these manuals.

18. With respect to Plaintiff, Colonial at all times acted according to its procedures and endeavored to correct the erroneous credit report that she had received a Chapter 7 Discharge. Colonial researched her dispute in 2014 and prevented any credit reporting from going out at that time. Later, in 2019, when Colonial received direct communications from Plaintiff on April 23, 2019 that Colonial had been incorrectly reporting her as having received a Chapter 7 Discharge, Colonial on April 29, 2019 issued an AUD to TransUnion. In this AUD, Colonial removed the “E” CII Code and, for each month of her account history, changed each “-“ “0” to show that she had made each monthly payment on time.

19. Colonial on May 1, 2019 also wrote to Plaintiff to confirm that TransUnion’s reporting of her as having received a Chapter 7 discharge was incorrect.

20. Colonial, accordingly, at all times acted reasonably in responding to Plaintiff’s disputes. To the extent that Colonial should have changed the “E” CII code with a “Q” CII code, Colonial’s acts were not the result of malfeasance but at best a bona fide error.

21. I am qualified to testify about the business records of Colonial as I am a custodian of records for Colonial. Attached hereto are business records of Colonial, including documents obtained from Colonial’s counsel, and documents generated by Colonial itself. These said records are kept by Colonial in the regular course of business, and it was the regular course of

practice of Colonial for an employee or representative of Colonial with knowledge of the act, event, condition, opinion or diagnosis recorded to make the record or to transmit information thereof to be included in such records; and the record was made at or near the time or reasonably soon thereafter. The records attached hereto are the originals, or exact duplicates of the originals, and these original documents are physically kept by Colonial at Colonial's offices. These records are identified as exhibits to this Declaration as indicated below and said exhibits are incorporated herein by reference:

- A-1. Internal email dated July 1, 2014;
- A-2. Plaintiff's on-line dispute dated April 23, 2019;
- A-3. Plaintiff's April 23, 2019 email dispute;
- A-4. Colonial's AUD issued on April 29, 2019;
- A-5. TransUnion's April 26, 2019 AUD and Colonial's May 14, 2019 response;
- A-6. Colonial's May 1, 2019 letter to Plaintiff
- A-7. TransUnion's May 31, 2019 AUD and Colonial's June 14, 2019 response;
- A-8. TransUnion's October 10, 2019 AUD and Colonial's October 15, 2019 response;
- A-9. Metro 2 Manual;
- A-10. Colonial's Credit Reporting Policies.

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

Executed on: June 21, 2021

Signature: Jessica Craig 6/21/21
Name: **Jessica Craig**
Title: Escrow Supervisor

EXHIBIT A-1

Melissa Foster

From: Cynthia Conte
Sent: Tuesday, July 01, 2014 10:55 AM
To: Diane Keenan
Cc: Melissa Foster
Subject: [REDACTED] - Attridge

Importance: High

Diane,

Please take this out of bankruptcy right away. It was a false positive. A business in Arkansas had the same last 4 digits of the EIN as the mortgager had for her SSN. The mortgager will be calling back in about 20 minutes to see if this has been done so she can make a payment.

Thanks!

Melissa,

Please look at her credit reporting and make sure there are no comments regarding bankruptcy on it since she has never filed. Please fix it if you need to and send a letter to the mortgager.

Thanks!

Cynthia (CJ) Conte
Colonial Savings F.A.
2626-B West Freeway
Fort Worth, Texas 76102
(817) 810-4624

Please be advised that, as a third party debt collector, this is an attempt to collect a debt. Any information obtained from you will be used for that purpose. Also be advised that this is a confidential correspondence meant for the recipient only. A reasonable effort has been made on the part of the sender to protect this email transmission but it is not encrypted.

EXHIBIT A-2

04/23/2019

AC...9427

Re: Document Request

Thank you for contacting Customer Relations through our secure message system.

We apologize for any inconvenience that you may have encountered. Our notes show you spoke with a representative and requested to speak with a supervisor, a request has been placed regarding this matter. We appreciate your patience as we review the file.

Please let us know if you have any further questions. Our Customer Service department is also available Monday-Friday 8am-5pm CST at 800-937-6002.

Sincerely, Customer Advocacy Team

Previous Message

I just received a background report that contained a credit history. Under the Colonial Savings tradeline, next to "REMARKS" it says "Chapter 7 bankruptcy". I have never in my life filed for any type of bankruptcy. I am highly upset at this discovery and need someone from Colonial Savings to contact me as soon as possible. I need documentation from Colonial Savings indicating you reported this in error and I need documentation indicating that this wrong information is removed from all 3 of the major credit repositories (Equifax, Experian, TransUnion) and any others it may have been reported to. I can be reached at 210-317-7153 or annmarieattridge@gmail.com.

REPLY

DELETE

* Please note: The messages will expire in 3 months.

WRITE US

AMA-0061

EXHIBIT A-3

Attridge, Ann

From: Ann Attridge <annmarieattridge@gmail.com>
Sent: Wednesday, July 24, 2019 9:19 AM
To: Attridge, Ann
Subject: Fwd: Error in Credit Reporting

Sincerely,
Ann Attridge
210-317-7153

Begin forwarded message:

From: Ann Attridge <annmarieattridge@gmail.com>
Date: April 23, 2019 at 2:31:00 PM CDT
To: mortserv@gocolonial.com
Subject: Error in Credit Reporting

My name is Ann Attridge. My mortgage account number is 0000219427.

In July 2014, as I was trying to make a payment online, I was prohibited and received a message indicating that I had to call a toll free number. I called and was told that "because bankruptcy was filed, I could not make payment online". I informed representative that I had NEVER FILED FOR BANKRUPTCY. They researched and found their records were incorrect, and that some business in Arkansas had the same last 4 as my social security number. I was told it would be corrected and I was again able to make payments online as I always had; and because of this, it was my understanding your error was corrected.

Almost 5 years later during a background check, the credit report from Colonial Savings showed "Chapter 7 bankruptcy". I sent a message through servicehomeloans.com using my sign on April 18, 2019 notifying Colonial Savings of this error and have not heard back. I called today, April 23, and spoke to Diane to get resolution but she was unable to help and said she would put in a work order and to email mortserv@gocolonial.com.

I've contacted the background check company HireRight of this wrong information and they have submitted a dispute case number.

The first time this happened almost 5 years ago, I was gracious and understanding because I know people make mistakes. Now, I am utterly irate, humiliated and embarrassed that third parties as well as any entity pulling my credit report will see this erroneous report. This is DEFAMATION BY LIBEL.

If I do not hear back from someone who knows what is going on and can provide clear answers, correction to records for resolution and an apology that this error wasn't corrected the first time in July 2014, I will initiate communication with Jim DuBose, or whomever the CEO is currently, and will be filing complaints with the Consumer Financial Protection Bureau (CFPB), Federal Trade Commission (FTC) and the Federal Fair Credit Report Act (FCRA) as well as any other federal entities associated with errors that do not get corrected.

Sincerely,
Ann M. Attridge
(210) 317-7153
AnnMarieAttridge@gmail.com

EXHIBIT A-4

AUD Correction Indicator: Update Delete Delete due to fraud

| | |
|--|------------------------|
| Subscriber Name: Colonial Savings FA | Equifax SC: 153FS00613 |
| Subscriber Address: 2626 West Fwy, Fort Worth, TX, 76102 | Experian SC: 3858481 |
| | Innovis SC: 2012878 |
| | TU SC: 2601001 |

Consumer Information

| | | | | | |
|---------------------------------|---------------------|----------------------|---------------|------------|------------|
| Last Name | First Name | Middle Name | Gen. | SSN | DOB |
| ATTRIDGE | ANN | MARIE | | | 12-28-1969 |
| Current Address | | City | State | Zip+4 | |
| 31207 RIO SABINAL | | SAN ANTONIO | TX | 78259-2678 | |
| Previous Last Name | Previous First Name | Previous Middle Name | Previous Gen. | | |
| | | | | | |
| Previous Address | | City | State | Zip+4 | |
| | | | | | |
| Consumer Information Indicator: | ECOA: 1 | Phone: | | | |

Employment Information

| | | | |
|-----------------|-------------|-------|-------|
| Employer Name: | Occupation: | | |
| Current Address | City | State | Zip+4 |
| | | | |

Associated Consumer Information

| | | | | | |
|---------------------------------|------------|-------------|-------|-------|-----|
| Last Name | First Name | Middle Name | Gen. | SSN | DOB |
| | | | | | |
| Current Address | | City | State | Zip+4 | |
| | | | | | |
| Consumer Information Indicator: | ECOA: | Phone: | | | |
| Last Name | First Name | Middle Name | Gen. | SSN | DOB |
| | | | | | |
| Current Address | | City | State | Zip+4 | |
| | | | | | |
| Consumer Information Indicator: | ECOA: | Phone: | | | |

Account Information

| Account Number | Date Opened | Current Balance | Amount Past Due | Portfolio Type | Credit Limit | High Credit | Schedule Monthly | SCC | CCC | |
|----------------------------------|-------------------------|-----------------------------|--------------------------|------------------------|-------------------------------|--------------|-------------------------|-----------------------------|------------------------------|----------------------------|
| [REDACTED] | 05-19-2011 | \$111086 | \$0 | M | | \$130000 | | | | |
| Term Dur./Freq. | Date Closed | Actual Payment | Date of Last Payment | Account Status | Payment Rating | Account Type | Interest Type Indicator | Date of Account Information | FCRA 1st Date of Delinquency | Original Charge-off Amount |
| 360/M | | | 03-31-2019 | 11 | | 26 | F | 03-31-2019 | | |
| Original Creditor Name | Creditor Classification | Mortgage Agency Identifier | Sec. Marketing Agency Id | Account # | Specialized Payment Indicator | | | | | |
| Purchased Portfolio or Sold Name | Portfolio Indicator | Deferred Payment Start Date | Balloon Payment Due Date | Balloon Payment Amount | | | | | | |

| | | |
|---------------|---------------|----------|
| Mortgage Id # | AUD Control # | 94205951 |
|---------------|---------------|----------|

Account History

| Month | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan |
|-------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2019 | | | | | | | | | | 0 | 0 | 0 |
| 2018 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2017 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2016 | | | | | | | | | | | | |
| 2015 | | | | | | | | | | | | |
| 2014 | | | | | | | | | | | | |
| 2013 | | | | | | | | | | | | |
| 2012 | | | | | | | | | | | | |

Submitted By: Dee John

Tel#: (817) 877-5028

Date: 04-29-2019

By submitting this AUD, you agree to the above terms and conditions. Your computer and/or manual records will be adjusted to reflect the changes noted.

AUD Correction Indicator: Update Delete Delete due to fraud

| | |
|---|------------------------|
| Subscriber Name: Colonial Savings FA | Equifax SC: 153FS00613 |
| Subscriber Address: 2626 West Fwy.Fort Worth,TX,76102 | Experian SC: 3858481 |
| | Innovis SC: 2012878 |
| | TU SC: 2601001 |

Consumer Information

| | | | | | |
|--------------------|---------------------|-------------|----------------------|---------------|------------|
| Last Name | First Name | Middle Name | Gen. | SSN | DOB |
| ATTRIDGE | ANN | MARIE | | [REDACTED] | 12-28-1969 |
| Current Address | City | | | State | Zip+4 |
| 21207 RIO SABINAL | SAN ANTONIO | | | TX | 78259-2678 |
| Previous Last Name | Previous First Name | | Previous Middle Name | Previous Gen. | |
| | | | | | |
| Previous Address | City | | | State | Zip+4 |
| | | | | | |

| | | |
|---------------------------------|---------|--------|
| Consumer Information Indicator: | ECOA: 1 | Phone: |
|---------------------------------|---------|--------|

| | | | |
|-----------------|-------------|-------|-------|
| Employer Name: | Occupation: | | |
| Current Address | City | State | Zip+4 |

| | | | |
|---------------------------------|---------------------------------|-------------|--------------|
| Associated Consumer Information | Consumer Information Indicator: | ECOA: | Phone: |
| Last Name | First Name | Middle Name | Gen. SSN DOB |
| | | | |
| Current Address | City | | |
| | | | |
| Consumer Information Indicator: | ECOA: | Phone: | |
| Last Name | First Name | Middle Name | Gen. SSN DOB |
| | | | |
| Current Address | City | | |
| | | | |

| | | |
|---------------------------------|-------|--------|
| Consumer Information Indicator: | ECOA: | Phone: |
|---------------------------------|-------|--------|

| Account Information | | | | | | | | | | |
|----------------------------------|-------------|----------------|-------------------------|-----------------------------|----------------|---------------|------------------------------------|-----------------------------|-------------------------------|----------------------------|
| Account Number | | Date Opened | Current Balance | Amount Past Due | Portfolio Type | Credit Limit | High Credit | Schedule Monthly | SCC | CCC |
| [REDACTED] | | 05-19-2011 | \$111086 | \$0 | M | \$130000 | | | | |
| Term Dur./Freq. | Date Closed | Actual Payment | Date of Last Payment | Account Status | Payment Rating | Account Type | Interest Type Indicator | Date of Account Information | FCRA 1st Date of Delinquency | Original Charge-off Amount |
| 360/M | | | 03-31-2019 | 11 | | 26 | F | 03-31-2019 | | |
| Original Creditor Name | | | Creditor Classification | Mortgage Agency Identifier | | | Sec. Marketing Agency Id Account # | | Specialized Payment Indicator | |
| Purchased Portfolio or Sold Name | | | Portfolio Indicator | Deferred Payment Start Date | | | Balloon Payment Due Date | | Balloon Payment Amount | |
| Mortgage Id # | | | | | | AUD Control # | 94205951 | | | |

| Account History | | | | | | | | | | | |
|-----------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Month | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb |
| 2019 | | | | | | | | | | 0 | 0 |
| 2018 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2017 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2016 | | | | | | | | | | | |
| 2015 | | | | | | | | | | | |
| 2014 | | | | | | | | | | | |
| 2013 | | | | | | | | | | | |
| 2012 | | | | | | | | | | | |

Submitted By: Dee Johnson

Tel: (817) 877-3028

Date: 04-29-2019

By submitting this AUD, you certify that you have verified the accuracy of the data in compliance with all legal requirements, and your computer and/or manual records will be adjusted to reflect the changes noted.

EXHIBIT A-5

FAX #: FCRA Response Due Date: 05-22-2019Account Number: Response Date:Subscriber Code: Colonial Savings FA/2601001 Response Code: 22: Updated disputed account information. Additional account information was also updated.

On the lines below, S indicates the Response element is the Same as in the Request; D indicates it is Different, and U indicates it is Unknown.

| Request Data | | Verified Data | Response Data | | | | | | | | |
|--------------------------------|--|--|--|-------------|-----------------------------|--------------------|----------------------|------------------------|----------------------------|-----|------------|
| First Name: | ANN | S | First Name: | | | | | | | | |
| Middle Name: | M | D | Middle Name: | MARIE | | | | | | | |
| Last Name: | HENLEY | D | Last Name: | ATTRIDGE | | | | | | | |
| Generation Code: | | U | Generation Code: | | | | | | | | |
| Address: | 21207 RIO SABINAL, SAN ANTONIO, TX, 78259-2678 | S | Address: | | | | | | | | |
| Prev First Name: | ANN | U | Prev First Name: | | | | | | | | |
| Prev Middle Name: | M | U | Prev Middle Name: | | | | | | | | |
| Prev Last Name: | ATTRIDGE | U | Prev Last Name: | | | | | | | | |
| Prev Generation Code: | | | Prev Generation Code: | | | | | | | | |
| Prev Address: | 2011 NOCEAN BLVD APT 206N,FORT LAUDERDALE,FL,33305-3759 | U | Prev Address: | | | | | | | | |
| SSN: | XXXXXXXXXX | S | SSN: | | | | | | | | |
| DOB: | 12-28-1969 | S | DOB: | | | | | | | | |
| Telephone Number: | (210) 317-7153 | U | Telephone Number: | | | | | | | | |
| 2 nd Prev. Address: | 1623 ELIZABETH CT, NEW BRAUNFELS, TX, 78130-3075 | | | | | | | | | | |
| Consumer States/Comments: | | | | | | | | | | | |
| Dispute Code 1: | 102: Account reaffirmed or not included in bankruptcy. Verify Consumer Information Indicator and Account Status. | | | | | | | | | | |
| Dispute Code 2: | | | | | | | | | | | |
| FCRA Relevant Information: | | Consumer states they have never filed for Chapter 7 bankruptcy | | | | | | | | | |
| Account Status | Pay. Rate | MOP | Cond./Cumm. Status | Date Opened | Balance | Amount Past Due | High Cr./Org. | Credit Limit | Original Charge-Off Amount | | |
| 11 | | | | 05-19-2011 | \$0 | | \$130000 | | | | |
| 11 | | | | 05-19-2011 | \$110846 | \$0 | \$130000 | | | | |
| Account Type | Interest Type | Port. Type | Term Dur. | Freq. | Date of Account Information | Date Closed | Date of Last Payment | Sch. Payment | ECOA | CII | FCRA DOFD |
| 26 | | M | | | 03-31-2019 | 07-31-2015 | 03-31-2019 | | 1 | E | 07-31-2015 |
| 26 | F | M | 360 | M | 04-30-2019 | | 04-24-2019 | | 1 | | |
| Compliance Condition Code | SCC | Original Cr. Name | | | Original Cr. Class | Spec. Payment Ind. | Deferred Start Date | Balloon Date | Balloon Amount | | |
| | | | | | | | | | | | |
| Agency ID | Sec. Marketing Agency Account # | | Mortgage ID | | | Actual Payment | Portfolio Indicator | Purchased from/Sold to | | | |
| 01 | XXXXXXXXXX | | XXXXXXXXXX | | | | | | | | |
| Remarks: | | | | | | | | DF Contact #: | | | |

| Month | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan |
|-------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2019 | | | | | | | | - | D | 0 | 0 | |
| 2018 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | E |
| 2017 | 0 | 0 | 0 | 0 | 0 | E | E | E | E | E | E | E |
| 2016 | E | E | E | E | E | E | E | E | E | E | E | E |
| 2015 | E | E | E | E | E | E | 0 | D | 0 | D | 0 | 0 |
| 2014 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2013 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2012 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |

Account History - Response

| Month | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan |
|-------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2019 | | | | | | | | 0 | 0 | 0 | 0 | 0 |
| 2018 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2017 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2016 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2015 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2014 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2013 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2012 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |

Associated Consumer 1

| | | | | | | | | | | | | | |
|--|------|--------------------------|----|----|----|--|------|------|--|--|--|--|--|
| Name: | | | | | | Name: | | | | | | | |
| Address: | | | | | | Address: | | | | | | | |
| SSN: | DOB: | | | | | | SSN: | DOB: | | | | | |
| Telephone Number: | | | | | | Telephone Number: | | | | | | | |
| ECOA/Consumer Information Indicator: / | | | | | | ECOA/Consumer Information Indicator: / | | | | | | | |
| Images Information: | | | | | | | | | | | | | |
| Associated Images: | No | Image Access Indicators: | #1 | #2 | #3 | #4 | #5 | | | | | | |

Submitted By: Dee Johnson

Tele: (817) 877-3028

Date: 05-14-2019

By submitting this ACDV, you certify that you have reviewed and considered all associated Images; you have verified the accuracy of the data in compliance with all legal requirements, and your computer and/or manual records will be adjusted to reflect any changes noted.

EXHIBIT A-6



May 1, 2019

ANN MARIE ATTRIDGE
21207 RIO SABINAL
SAN ANTONIO, TX 78259-2678

Re: Mortgage Account # [REDACTED]

Dear ANN MARIE ATTRIDGE:

Thank you for your most recent inquiry concerning the above referenced mortgage account. After reviewing your account and the information provided, we have prepared the following response.

Per our research, TransUnion has inadvertently reported your loan as having a bankruptcy status. We do not have any information confirming you have previously filed for bankruptcy, therefore we have submitted a credit correction to TransUnion to update the reporting of your loan to remove the bankruptcy information. Please allow up to 60 days for updates to be reflected with the credit bureaus.

Should you have any additional questions or would like to request documentation; representatives are available to assist you Monday through Friday, 8:00 am to 5:00 pm CT by calling (800) 937-6002.

Sincerely,

Customer Advocacy Team

EXHIBIT A-7

TransUnion LLC

2 Baldwin Place, Crum Lynne, PA, 19022

Date Received: 05-31-2019

Control #: 398160668011001

FAX #: XXXXXXXXXX

FCRA Response Due Date: 06-26-2019

Account Number: XXXXXXXXXX

Response Date:

Subscriber Code: Colonial Savings FA/2601001

Response Code: 22:Updated disputed account information. Additional account information was also updated.

On the lines below, S indicates the Response element is the Same as in the Request; D indicates it is Different, and U indicates it is Unknown.

| Requested Data | | Response Data | | | | | | | | | |
|--------------------------------|--|---|-----------------------|--|-----------------------------|--------------------|----------------------|------------------------|----------------------------|----------------|------------|
| First Name: | ANN | S | First Name: | | | | | | | | |
| Middle Name: | M | D | Middle Name: MARIE | | | | | | | | |
| Last Name: | HENLEY | D | Last Name: ATTRIDGE | | | | | | | | |
| Generation Code: | | U | Generation Code: | | | | | | | | |
| Address: | 21207 RIO SABINA, SAN ANTONIO, TX, 78259-2678 | S | Address: | | | | | | | | |
| Prev First Name: | ANN | U | Prev First Name: | | | | | | | | |
| Prev Middle Name: | M | U | Prev Middle Name: | | | | | | | | |
| Prev Last Name: | ATTRIDGE | U | Prev Last Name: | | | | | | | | |
| Prev Generation Code: | | | Prev Generation Code: | | | | | | | | |
| Prev. Address: | 2011 N OCEAN BLVD APT 206N, FORT LAUDERDALE, FL, 33305-3759 | U | Prev. Address: | | | | | | | | |
| SSN: | XXXXXXXXXX | S | SSN: | | | | | | | | |
| DOB: | 12-28-1969 | S | DOB: | | | | | | | | |
| Telephone Number: | (210) 317-7153 | U | Telephone Number: | | | | | | | | |
| 2 nd Prev. Address: | 1623 ELIZABETH CT, NEW BRAUNFELS, TX, 78130-3075 | | | | | | | | | | |
| Consumer States/Comments: | | | | | | | | | | | |
| Dispute Code 1: | 019 Included in the bankruptcy of another person. Verify Consumer Information Indicator. | | | | | | | | | | |
| Dispute Code 2: | 110:Claims company will change. Verify all Account Information. | | | | | | | | | | |
| FCRA Relevant Information: | | Consumer never filed bankruptcy. Consumer plans to submit relevant doc to support their claim | | | | | | | | | |
| Account Status | Pay. Rate | MOP | Cond./Cumm. Status | Date Opened | Balance | Amount Past Due | High Cr./Org. | Credit Limit | Original Charge-Off Amount | | |
| | | | | 05-19-2011 | | | \$130000 | | | | |
| 11 | | | | 05-19-2011 | \$110605 | \$0 | \$130000 | | | | |
| Account Type | Interest Type | Port. Type | Tenn Dur. | Freq. | Date of Account Information | Date Closed | Date of Last Payment | Sch. Payment | ECOA | CHI | FCRA DOB/D |
| 26 | | M | | | 07-31-2015 | 07-31-2015 | | | 1 | E | 07-31-2015 |
| 26 | F | M | 360 | M | 05-31-2019 | | 05-29-2019 | | 1 | | |
| Compliance Condition Code | SCC | Original Cr. Name | | | | Original Cr. Class | Spec. Payment Ind. | Deferred Start Date | Balloon Date | Balloon Amount | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| Agency ID | Sec. Marketing Agency Account # | | | Mortgage ID | | Actual Payment | Portfolio Indicator | Purchased from/Sold to | | | |
| 01 | XXXXXXXXXX | | | XXXXXXXXXX | | | | | | | |
| | | | | | | | | | | | |
| Remarks: | | | | | | | | DF Contact #: | | | |

| Month | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan |
|-------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2019 | - | - | - | - | - | - | - | - | - | - | - | - |
| 2018 | - | - | - | - | - | - | - | - | - | - | - | - |
| 2017 | - | - | - | - | - | - | - | - | - | - | - | - |
| 2016 | - | - | - | - | - | - | - | - | - | - | - | - |
| 2015 | - | - | - | - | - | - | - | - | - | - | - | - |
| 2014 | - | - | - | - | - | - | - | - | - | - | - | - |
| 2013 | - | - | - | - | - | - | - | - | - | - | - | - |
| 2012 | - | - | - | - | - | - | - | - | - | - | - | - |

| Associated Consumer 1 | | | | | | Associated Consumer 2 | | | | | |
|--------------------------------------|------|--------------------------|----|----|----|--------------------------------------|------|--|--|--|--|
| Name: | | | | | | Name: | | | | | |
| Address: | | | | | | Address: | | | | | |
| SSN: | DOB: | | | | | SSN: | DOB: | | | | |
| Telephone Number: | | | | | | Telephone Number: | | | | | |
| ECOA/Consumer Information Indicator: | / | | | | | ECOA/Consumer Information Indicator: | / | | | | |
| Images Information | | | | | | | | | | | |
| Associated Images: | No | Image Access Indicators: | #1 | #2 | #3 | #4 | #5 | | | | |

Submitted By: Dee Johnson

Tel#: (817) 877-3028

Date: 06-14-2019

By submitting this ACDV, you certify that you have reviewed and considered all associated Images; you have verified the accuracy of the data in compliance with all legal requirements, and your computer and/or manual records will be adjusted to reflect any changes noted.

EXHIBIT A-8

2 Baldwin Place, Crum Lynne, PA, 19022

Date Entered: 10-03-19

Control #: 398160668015001

FAX #: [REDACTED] FCRA Response Due Date: 11-03-2019

Account Number: [REDACTED] Response Date:

Subscriber Code: Colonial Savings FA/2691001 Response Code: 23:Disputed information accurate. Updated account information unrelated to the dispute.

On the lines below, S indicates the Response element is the Same as in the Request; D indicates it is Different, and U indicates it is Unknown.

| Requested Data | | Verified/Maintained Response Data | | | | | | | | | |
|--------------------------------|--|-----------------------------------|-----------------------|-------------|-----------------------------|--------------------|----------------------|------------------------|--------------|----------------------------|------------|
| First Name: | ANN | S | First Name: | | | | | | | | |
| Middle Name: | M | D | Middle Name: marie | | | | | | | | |
| Last Name: | ATTRIDGE | S | Last Name: | | | | | | | | |
| Generation Code: | | | Generation Code: | | | | | | | | |
| Address: | 21207 RIO SABINAL, SAN ANTONIO, TX, 78259-2678 | S | Address: | | | | | | | | |
| Prev First Name: | ANN | U | Prev First Name: | | | | | | | | |
| Prev Middle Name: | MARIE | U | Prev Middle Name: | | | | | | | | |
| Prev Last Name: | ATTRIDGE | U | Prev Last Name: | | | | | | | | |
| Prev Generation Code: | | | Prev Generation Code: | | | | | | | | |
| Prev. Address: | 2011 N OCEAN BLVD APT 206N, FORT LAUDERDALE, FL, 33305-3759 | U | Prev. Address: | | | | | | | | |
| SSN: | [REDACTED] | S | SSN: | | | | | | | | |
| DOB: | 12-28-1969 | S | DOB: | | | | | | | | |
| Telephone Number: | (210) 317-7153 | U | Telephone Number: | | | | | | | | |
| 2 nd Prev. Address: | 1623 ELIZABETH CT, NEW BRAUNFELS, TX, 78130-3073 | | | | | | | | | | |
| Consumer States/Comments: | | | | | | | | | | | |
| Dispute Code 1: | 019:Included in the bankruptcy of another person. Verify Consumer Information Indicator. | | | | | | | | | | |
| Dispute Code 2: | | | | | | | | | | | |
| FCRA Relevant Information | | | | | | | | | | | |
| Account Status | Pay Rate | MOP | Cond./Cumm. Status | | Date Opened | Balance | Amount Past Due | High Cr./Org. | Credit Limit | Original Charge-Off Amount | |
| | | | | | 05-19-2011 | | | \$130000 | | | |
| 11 | | | | | 05-19-2011 | \$108547 | \$0 | \$130000 | | | |
| Account Type | Interest Type | Port. Type | Term Dur. | Freq. | Date of Account Information | Date Closed | Date of Last Payment | Sch. Payment | ECOA | CII | FCRA DOB/D |
| 26 | | M | | | 07-31-2015 | 07-31-2015 | | | 1 | E | 07-31-2015 |
| 26 | F | M | 360 | M | 09-30-2019 | | 09-21-2019 | | 1 | | |
| Compliance Condition Code | SCC | Original Cr. Name | | | | Original Cr. Class | Spec. Payment Ind. | Deferred Start Date | Balloon Date | Balloon Amount | |
| | | | | | | | | | | | |
| Agency ID | Sec. Marketing Agency Account # | | | Mortgage ID | | Actual Payment | Portfolio Indicator | Purchased from/Sold to | | | |
| 01 | [REDACTED] | | | [REDACTED] | | | | | | | |
| Remarks | | | | | | | | DF Contact #: | | | |

| Month | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|-------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2019 | - | - | - | - | - | - | - | - | - | - | - | - |
| 2018 | - | - | - | - | - | - | - | - | - | - | - | - |
| 2017 | - | - | - | - | - | - | - | - | - | - | - | - |
| 2016 | - | - | - | - | - | - | - | - | - | - | - | - |
| 2015 | - | - | - | - | - | - | - | - | - | - | - | - |
| 2014 | - | - | - | - | - | - | - | - | - | - | - | - |
| 2013 | - | - | - | - | - | - | - | - | - | - | - | - |
| 2012 | - | - | - | - | - | - | - | - | - | - | - | - |

Account History - Response

| Month | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan |
|-------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2019 | - | - | - | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2018 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2017 | 0 | 0 | 0 | 0 | 0 | - | - | - | - | - | - | - |
| 2016 | - | - | - | - | - | - | - | - | - | - | - | - |
| 2015 | - | - | - | - | - | - | - | - | - | - | - | - |
| 2014 | - | - | - | - | - | - | - | - | - | - | - | - |
| 2013 | - | - | - | - | - | - | - | - | - | - | - | - |
| 2012 | - | - | - | - | - | - | - | - | - | - | - | - |

| | | | | | | | | | | | |
|--------------------------------------|------|--------------------------------------|------|-----------------------------|----|----|----|----|--|--|--|
| Associated Consumers | | | | Associated Consumers | | | | | | | |
| Name: | | Name: | | | | | | | | | |
| Address: | | | | Address: | | | | | | | |
| SSN: | DOB: | SSN: | DOB: | | | | | | | | |
| Telephone Number: | | Telephone Number: | | | | | | | | | |
| ECOA/Consumer Information Indicator: | / | ECOA/Consumer Information Indicator: | / | | | | | | | | |
| Image Information | | | | | | | | | | | |
| Associated Images: | Yes | Image Access Indicators: | #1 | Yes | #2 | #3 | #4 | #5 | | | |

Submitted By: Stephanie Walker

Tel: (817) 877-9137

Date: 10-15-2019

By submitting this ACDV, you certify that you have reviewed and considered all associated Images; you have verified the accuracy of the data in compliance with all legal requirements, and your computer and/or manual records will be adjusted to reflect any changes noted.